Credit/Debit Card Abuse

Credit/Debit Card abuse is the use of your credit card or debit card by another to obtain a benefit fraudulently. This is the most common type of identity theft and can occur whether or not the person physically has your actual card.

Traditionally credit card fraud was limited to the use of stolen or lost cards to make unauthorized transactions, but due to advances in technology, there are now many other ways for thieves to obtain your credit card/debit card information.

Skimming:

Skimming is the use of a small device to obtain the electronic data off of the magnetic stripe on the back of your credit/debit card. The thief then re-encodes the data onto another card and uses it to make purchases or withdrawals. Common skimming locations are restaurants and fast food drive-thru windows. There have even been cases of devices placed on <u>ATM</u> machines to capture data. There have also been recent instances where skimming devices have been found installed inside <u>gas pumps</u>.

Hacking:

Many merchants using out of date software on their POS (point of sale) terminals fall victim to this. The thief hacks into the merchant's payment system and steals customer credit card number. Cards compromised by hacking tend to be from online transactions. When making online transactions, look for HTTPS in the web address. This lets you know that your transaction is secure.

Phishing:

Is the stealing of credit card information through electronic means. It is usually performed by sending emails that look legitimate that ask you to enter account numbers or credit card numbers. This also sometimes occurs when you open an attachment on an email and it installs what's known as a Trojan or keystroke logger on your computer. This program runs in the background on your computer. It collects and sends to criminal's your valuable financial information, usernames and passwords that can be used to cause you significant financial loss. The best protection against this is updated virus protection software for your computer.

If you believe that you have been the victim of debit card or credit card fraud, contact your bank or credit card provider and cancel the card immediately. If the transaction occurred in the City of Garland, contact the Garland Police Department to make a report. If the transaction occurred in another city, and you still have possession of your card, download the Identity Theft Packet and file a report with the Garland Police Department. If your card was stolen and used outside of Garland, file a report with the Police Department in the city where it was used.